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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/661,449	09/13/2003	Alben Joseph Gillum	38494-00252	7810
36754	7590	02/07/2006		
LEWIS AND ROCA, LLP 40 N. CENTRAL AVE. PHOENIX, AZ 85004			EXAMINER AGWUMEZIE, CHARLES C	
			ART UNIT 3621	PAPER NUMBER
DATE MAILED: 02/07/2006				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

10/661,449

Applicant(s)

GILLUM, ALBEN JOSEPH

Examiner

Charlie C. Agwumezie

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 13 September 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-21 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-21 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 09/13/03; 03/08/04.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

Status of Claims

1. Claim 15 have been amended. Claims 1-21 are pending in this application per the response to office action filed November 25, 2005.

Hamilton Reference

2. Applicant asserts that the Hamilton reference is commonly owned application being assigned to the common owner – the United States Postal Service, therefore precluded from being applied as a prior reference. Examiner hereby withdraws the Hamilton reference.

Response to Arguments

3. Applicant's arguments with respect to claims 1-21 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States

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only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

4. **Claims 1-3, 5-6, and 18-21** are rejected under 35 U.S.C. 102(e) as being anticipated by Justice et al U.S. Patent Application Publication No. 2003/0174823 A1.

5. As per **claim 1**, Justice et al discloses a method for detecting dollar threshold transactions comprising:

obtaining identity information relating to an identity of a customer who purchases a financial transaction (see figs. 2, 4 and 9; 0004; 0057);

comparing said financial transaction with zero or more previous financial transactions that occurred on a same day as said transaction and that comprise said identity information (fig. 7; 0095; 0097; 0098);

determining whether a total dollar value of said transaction and said previous financial transactions equals or exceeds a threshold amount (see figs. 7; 0095; 0096; 0097; 0119);

capturing additional information and storing said additional information if a result of said determining step was affirmative (see fig. 9; 0116); and

generating a report that comprises said identification information, and said additional information (0121; 0122).

6. As per **claim 2**, Justice et al discloses the method wherein said previous financial transactions are stored in a database (0009; 0028; 0032; 0035).

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7. As per claim 3, Justice et al discloses the method wherein said threshold amount is \$3,000 (0119).

8. As per claim 5, Justice et al discloses a method for detecting reportable dollar threshold transactions comprising:

storing daily transactions for financial transactions in a database (0009; 0028; 0032; 0035);

aggregating records by customer identifying information (see fig. 9; 0016);

summing said records from said aggregating step to produce a total dollar value (0032);

comparing said total dollar value with a threshold (see figs. 7; 0095; 0096; 0097; 0119); and

if said total dollar value is greater than or equal to said threshold, generating a second record of all said records from said summing step (see figs. 4 and 7; 0095; 0096; 0097; 0119); and

storing said second record for reporting; and reporting said second record to a controlling entity (0121; 0122).

9. As per claim 6, Justice et al further discloses the method wherein said threshold is \$10,000 (0119).

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10. As per **claim 18**, Justice et al discloses a method for detecting suspicious transactions comprising:

analyzing sales data to detect whether financial transactions have been purchased in a manner indicating a plurality of consecutive high-value purchases that exceed a threshold value (see fig. 7).

11. As per **claim 19**, Justice et al discloses the method wherein said threshold value is \$2000 (0119).

12. As per **claim 20**, Justice et al discloses a method of detecting suspicious financial transactions comprising:

comparing a transaction to a plurality of transactions stored in a database (0009; 0028; 0032; 0035; 0096; 0097);

determining whether said transaction matches said plurality of transactions based on a match of a sender's name and zip code (fig. 9);

summing a total dollar amount of said plurality of transactions matched in said determining step (0096; 0097);

advising a sales associate and disabling said transaction if a result of said summing step exceeds a dollar threshold (fig. 4; 0119).

13. As per **claim 21**, Justice et al discloses the method wherein said threshold value is \$2000 (0119).

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

14. **Claim 4** is rejected under 35 U.S.C. 103(a) as being unpatentable over Justice et al U.S. Patent Application Publication No. 2003/0174823 A1 in view of Godwin et al U.S. Patent Application Publication No. 2002/0023057 A1.

15. As per **claim 4**, Justice et al failed to explicitly disclose the method wherein said report comprises a USPS Form 8105-A.

Godwin et al discloses the method wherein said report comprises a USPS Form 8105-A (0207).

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Justice et al and incorporate the method, wherein said report comprises a USPS Form as taught by Lawrence in order to standardize the form used.

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16. **Claim 7** are rejected under 35 U.S.C. 103(a) as being unpatentable over Justice et al U.S. Patent Application Publication No. 2003/0174823 A1 in view of Lawrence U.S. Patent Application Publication No. 2002/0138417 A1.

17. As per **claim 7**, Justice et al failed to explicitly disclose the method wherein the controlling entity is the United States Department of the Treasury.

Lawrence discloses the method wherein the controlling entity is the United States Department of the Treasury (0004).

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Justice et al and incorporate the method, wherein the controlling entity is the United States Department of the Treasury as taught by Lawrence in order to show controlling entity.

18. **Claims 8** is rejected under 35 U.S.C. 103(a) as being unpatentable over Bosworth-Davis et al U.S. Patent Application Publication 2003/0033228 A1 in view of Buchanam et al U.S. Patent Application Publication 2004/0133516 A1.

19. As per **claim 8**, Bosworth-Davis et al discloses a method of monitoring and enforcing employee compliance in dollar threshold reporting, comprising:

analyzing said images to determine whether reporting was required (0034);

determining whether an employee was compliant in reporting (0034; 0035, 0046;

0050); and

generating a report to a field manager that advises said field manager of non-compliance of said employee (0046; 0047; 0050);

forwarding said images to review workstations (0034; 0035).

What Bosworth-Davis et al failed to teach is

requesting digitized images of money orders from a clearing entity.

Buchanan discloses a method of monitoring and enforcing employee compliance in dollar threshold reporting, comprising:

requesting digitized images of money orders from a clearing entity (0031);

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Bosworth-Davis et al and incorporate the features as listed above and as taught by Buchanan in order to show alternative method of detecting fraud.

20. **Claims 9 and 10**, are rejected under 35 U.S.C. 103(a) as being unpatentable over Bosworth-Davis et al U.S. Patent Application Publication 2003/0033228 A1 in view of Buchanam et al U.S. Patent Application Publication 2004/0133516 A1 as applied to claim 8 above, and further in view of Justice U.S. Patent Application Publication No. 2003/0174823.

21. As per **claim 9**, both Bosworth-Davis et al and Buchanan et al failed to explicitly disclose the method wherein said analyzing step further comprises:

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determining whether a dollar value represented by said images exceeds a total dollar threshold amount.

Justice et al discloses determining whether a dollar value represented by said images exceeds a total dollar threshold amount (fig. 4 and 7; 0096; 0097; 0119).

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Bosworth-Davis et al and incorporate the method wherein said analyzing step further comprises: determining whether a dollar value represented by said images exceeds a total dollar threshold amount as taught by Justice in order to show pattern of fraud and ensure further security measures.

22. As per claim 10, both Bosworth-Davis et al and Buchanan failed to explicitly disclose the method wherein said analyzing step further comprises:

determining whether a plurality of images indicate multiple transactions originated from a same post office for a same customer on a same day.

Justice et al discloses the method wherein said analyzing step further comprises: determining whether a plurality of images indicate multiple transactions originated from a same post office for a same customer on a same day (see fig. 7; 0095; 0097; 0098).

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Bosworth-Davis et al and incorporate the method, wherein said condition comprises: determining whether a plurality of images indicate multiple transactions originated from a same post office for a

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same customer on a same day as taught by Justice et al in order to show pattern of fraud and ensure further security measures.

23. **Claims 11-14, and 16-17,** are rejected under 35 U.S.C. 103(a) as being unpatentable over Justice et al U.S. Patent Application Publication 2003/0174823 A1 in view of Buchanan et al U.S. Patent Application Publication 2004/0133516 A1.

24. As per **claim 11**, Justice et al discloses a method for detecting suspicious transactions comprising:

examining digitized images of transactions in a plurality of workstations; and

determining whether a condition is satisfied that indicates money laundering activities occurred (see figs. 4, 5, 6; and 9; 0084).

What Justice dose not explicitly teach is

examining digitized images of transactions in a plurality of workstations.

Buchanan discloses examining digitized images of transactions in a plurality of workstations (see figs. 1 and 4; 0240)

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Justice et al and incorporate the method, examining digitized images of transactions in a plurality of workstations as taught by Buchanan et al because such capture and review will enable fraudulent checks or money order to be identified earlier in the processing thereby saving the entity money.

25. As per **claim 12**, Justice et al further discloses the method further comprising: completing a form indicating suspicious circumstances if a customer purchased a plurality of previous financial transactions with a regular frequency (0121).

26. As per **claim 13**, Justice et al further discloses the method further comprising: completing a form indicating suspicious circumstances if a customer worked with a second customer to purchase a dollar amount of a plurality of previous financial transactions in a manner intended to result in a total dollar value less than a threshold amount (0121).

27. As per **claim 14**, Justice et al further discloses the method wherein said condition comprises: determining whether a plurality of images indicate multiple financial transactions originated from different post offices in a geographic area (0101).

28. As per **claim 16**, Justice et al failed to explicitly disclose the method wherein said condition comprises: determining whether a plurality of images bear no payees.

Buchanan et al discloses the method wherein said condition comprises: determining whether a plurality of images bear no payees (0175; 0235; 0258).

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Justice et al and incorporate the method, wherein said condition comprises: determining whether a plurality of images

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bear no payees as taught by Buchanan et al in order to show pattern of fraud and ensure further security measures.

29. As per claim 17, Justice et al failed to explicitly disclose the method wherein said condition comprises: determining whether a plurality of images bear no payees.

Buchanan et al discloses the method wherein said condition comprises: determining whether a plurality of images bear no payees (0175; 0235; 0258).

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Justice et al and incorporate the method, wherein said condition comprises: determining whether a plurality of images bear no payees as taught by Buchanan et al in order to show pattern of fraud ensure further security measures that may be employed.

30. Claim 15, is rejected under 35 U.S.C. 103(a) as being unpatentable over Justice et al U.S. Patent Application Publication No. 2003/0174823 A1 and Buchanan et al U.S. Patent Application Publication No. 2004/0133516 as applied in claim 11 above and further in view of Lawrence U.S. Patent Application Publication No. 2002/0138417 A1.

31. As per claim 15, both Justice et al and Buchanan et al failed to explicitly disclose the method wherein said condition comprises: determining whether a plurality of images

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indicate multiple financial transactions bear similar handwriting and were deposited into a plurality of bank accounts.

Lawrence discloses the method wherein said condition comprises: determining whether a plurality of images indicate multiple financial transactions bear similar handwriting and were deposited into a plurality of bank accounts (0014; 0043; 0084).

Accordingly, it would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify the method of Justice et al and incorporate the method, wherein said condition comprises: determining whether a plurality of images indicate multiple financial transactions bear similar handwriting and were deposited into a plurality of bank accounts as taught by Lawrence in order to show pattern and detect fraudulent transactions.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. The reference cited to Hillmer et al U.S. Patent Application Publication No. 2003/0097330 is a document considered relevant to the claimed invention.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Charles C. Agwumezie whose number is **(571) 272-6838**. The examiner can normally be reached on Monday – Friday 8:00 am – 5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on **(571) 272 – 6712**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll free).

Any response to this action should be mailed to:

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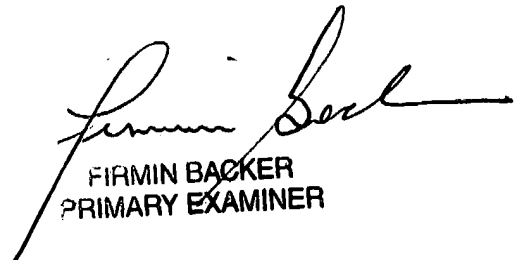
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Charlie Lion Agwumezie
Patent Examiner
Art Unit 3621
December 19, 2005



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